

Notice of References Cited	Application/Control No. 10/821,610	Applicant(s)/Patent Under Reexamination LOZANO, CARLOS ANDRES	
	Examiner Shahid R. Merchant	Art Unit 3694	Page 1 of 3

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
	B	US-			
	C	US-			
	D	US-			
	E	US-			
*	F	US-5,950,179	09-1999	Buchanan et al.	705/38
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	The Bank Credit Card Business by American Bankers Association, 2nd Edition, 1996, pages 1-78.
	V	Orchard Bank- Credit Cards http://web.archive.org/web/20010409085314/orchardbank.com/cards/obbanksefaq.html
	W	PSECU- Capitol Card http://web.archive.org/web/20010303165444/www.psecu.com/products/loans/visa.htm

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

Notice of References Cited	Application/Control No. 10/821,610	Applicant(s)/Patent Under Reexamination LOZANO, CARLOS ANDRES	
	Examiner Shahid R. Merchant	Art Unit 3694	Page 2 of 3

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	A	KNOW THE INS AND OUTS OF SECURED CREDIT CARDS:[SPORTS FINAL Edition] ASA AARONS. New York Daily News. New York, N.Y; Jul 17, 2001. p. 38.
	B	BEWARE OF FEES ATTACHED TO SECURED CREDIT CARDS:[Final Edition] SHARON PATCHETT CONTRIBUTING WRITER. The Post-Standard. Syracuse, N.Y; Sep 24, 2001. p. 12.
	C	BEWARE THE FINE PRINTON SECURED CREDIT CARDS:[Broward Metro Edition] ROBERT K. HEADY On Banking. South Florida Sun - Sentinel. Fort Lauderdale, Fla; Apr 16, 2001. p. 24.
	D	HOW TO SHOP FOR BEST OF SECURED CREDIT CARDS:[Final Edition] SHARON PATCHETT CONTRIBUTING WRITER. The Post - Standard. Syracuse, N.Y; Dec 4, 2000. p. 12.

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

Notice of References Cited	Application/Control No. 10/821,610	Applicant(s)/Patent Under Reexamination LOZANO, CARLOS ANDRES	
	Examiner Shahid R. Merchant	Art Unit 3694	Page 3 of 3

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	E	WORTH YOUR WALLET? THE CARD: Bank of America Secured MasterCard:[MORNING Edition] EDMUND SANDERS: The Orange County Register. Orange County Register. Santa Ana, Calif; Oct 25, 1998. p. k05

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.